

SYNOVUS FINANCIAL CORP.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1078846	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$29,509	\$26,863	-9.0%		
Loans	\$21,672	\$20,157	-7.0%		
Construction & development	\$4,149	\$2,958	-28.7%		
Closed-end 1-4 family residential	\$2,872	\$2,608	-9.2%		
Home equity	\$1,652	\$1,623	-1.8%		
Credit card	\$285	\$273	-4.2%		
Other consumer	\$195	\$113	-42.2%		
Commercial & Industrial	\$3,659	\$3,714	1.5%		
Commercial real estate	\$7,233	\$7,317	1.2%		
Unused commitments	\$4,955	\$5,074	2.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2,119	\$2,939	38.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$1,285	\$748	-41.7%		
Cash & balances due	\$3,500	\$2,103	-39.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$428	\$318	-25.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$425	\$279	-34.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$26,529	\$23,865	-10.0%		
Deposits	\$24,566	\$22,415	-8.8%		
Total other borrowings	\$1,765	\$1,230	-30.3%		
FHLB advances	\$1,047	\$634	-39.5%		
Equity					
Equity capital at quarter end	\$2,980	\$2,998	0.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$981	-\$17	NA		
Performance Ratios					
Tier 1 leverage ratio	9.6%	10.8%	--		
Tier 1 risk based capital ratio	13.1%	13.9%	--		
Total risk based capital ratio	14.3%	15.1%	--		
Return on equity ¹	-20.7%	7.1%	--		
Return on assets ¹	-2.0%	0.8%	--		
Net interest margin ¹	3.5%	3.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	81.1%	60.7%	--		
Loss provision to net charge-offs (qtr)	65.6%	46.4%	--		
Net charge-offs to average loans and leases ¹	6.9%	2.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	10.8%	14.2%	5.4%	1.3%	--
Closed-end 1-4 family residential	4.7%	4.7%	1.1%	0.4%	--
Home equity	1.1%	1.6%	0.5%	0.5%	--
Credit card	1.3%	0.9%	1.4%	1.1%	--
Other consumer	0.8%	1.2%	0.6%	0.5%	--
Commercial & Industrial	2.2%	2.1%	1.0%	0.5%	--
Commercial real estate	1.5%	2.3%	0.7%	0.4%	--
Total loans	3.9%	4.3%	1.8%	0.6%	--